

Ask

SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

Q: I can't afford all of my prescriptions. Are there any programs out there that can help me?

A: You may qualify for help paying for your Medicare Part D drug cost and your Part B premiums. Indiana has programs that can help pay your Medicare expenses (like premiums, deductibles, and coinsurance).

The Medicare Savings Program (MSP) is a program through the Indiana Division of Family Resources.

Low Income Subsidy (LIS), also called Extra Help, is a program through the Social Security Administration.

Beginning in 2010, the asset limits for full Low Income Subsidy will match the asset limits for the Medicare Savings Program other than the "set aside" amount. This is a difference of \$1,500 that LIS allows for burial expenses.

Because the asset levels are basically the same for both programs, checking for eligibility for both LIS and MSPs at the same time is a much simpler process.

Now, when you apply for either LIS or MSP, your application will automatically be referred to both programs. You may choose to "opt-out" on the application if you choose not to apply for both.

If you qualify for QMB, SLMB, or QI, you automatically qualify for extra help paying the costs of Medicare prescription drug coverage. It is possible that you can still qualify for the MSPs at the LIS amounts.

To apply for LIS, schedule an appointment with your local Social Security office, or to apply for MSP, schedule an appointment with your local Division of Family Services office. Both applications are also available online at www.ssa.gov and www.in.gov/fssa/.

If you have questions or would like to learn more about LIS or MSP, call SHIP at 1-800-452-4800 or online at www.medicare.in.gov.

Program	Income Limit	Resource/ Asset Limit
Extra Help/LIS (Low Income Subsidy) Full Subsidy	Single - \$1,219* Married - \$1,640*	Single - \$8,100** Married - \$12,910**
Extra Help/LIS (Low Income Subsidy) Partial Subsidy	Single - \$1,354* Married - \$1,821*	Single - \$12,510** Married - \$25,010**
Medicaid	Single - \$674*** Married - \$1,011***	Single - \$1,500 Married - \$2,250
MSP (Medicare Savings Program) QMB – Qualified Medicare Beneficiary	Single - \$903*** Married - \$1,215***	Single - \$6,600 Married - \$9,910
MSP (Medicare Savings Program) SLMB – Specified Low-Income Medicare Beneficiary	Single - \$1,083*** Married - \$1,457***	Single - \$6,600 Married - \$9,910
MSP (Medicare Savings Program) QI – Qualified Individual	Single - \$1,219* Married - \$1,640*	Single - \$6,600 Married - \$9,910

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to